

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: LOREN A. WILSHIRE	§	Case No. 09-74424
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/09/2009.
- 2) The plan was confirmed on 04/16/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/02/2014.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$179,619.38.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 45,325.00	
Less amount refunded to debtor(s)	\$ 25.00	
NET RECEIPTS		\$ 45,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,325.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,621.02	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,946.02
Attorney fees paid and disclosed by debtor(s):	\$ 1,567.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,892.00	3,892.00	3,892.00	2,325.00	0.00
NATIONAL CITY MORTGAGE	Uns	52,834.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Sec	0.00	51,579.56	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	3,000.00	4,118.53	2,640.83	2,640.83	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	99.90	1,577.60	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	1,279.00	1,321.65	1,321.65	390.09	0.00
PRA RECEIVABLES MANAGEMENT	Uns	7,483.00	8,568.93	8,568.93	2,529.15	0.00
BAC / FLEET - BKCARD	Uns	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	8,507.00	9,276.64	9,276.64	2,738.03	0.00
BARCLAYS BANK DELAWARE	Uns	892.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	14,697.00	16,807.22	16,807.22	4,960.72	0.00
CHASE	Uns	12,853.00	NA	NA	0.00	0.00
CHASE BANK USA, NA	Uns	1,443.00	774.77	774.77	228.68	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,276.00	3,729.54	3,729.54	1,100.79	0.00
PRA RECEIVABLES MANAGEMENT	Uns	595.00	595.13	595.13	175.65	0.00
COMMERCE BANK NA	Uns	19,129.00	20,454.18	20,454.18	6,037.13	0.00
COMMERCE BK	Uns	14,808.00	NA	NA	0.00	0.00
COMMERCE BANK NA	Uns	1,664.00	2,268.42	2,268.42	669.53	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
DISCOVER BANK	Uns	13,730.00	14,945.32	14,945.32	4,411.17	0.00
GEMB / HOME SHOPPING	Uns	0.00	NA	NA	0.00	0.00
GE MONEY BANK dba QCARD	Uns	1,119.00	1,225.33	1,225.33	361.66	0.00
NBGL BERGNER	Uns	0.00	NA	NA	0.00	0.00
NCB / COLS	Uns	5,323.00	NA	NA	0.00	0.00
NICOR GAS	Uns	80.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	435.00	573.46	573.46	169.26	0.00
SEARS / CBSD	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	20,437.00	23,281.98	23,281.98	6,871.77	0.00
ECAST SETTLEMENT	Uns	269.00	415.57	415.57	122.66	0.00
WFCB / HSN	Uns	796.00	NA	NA	0.00	0.00
WFNNB / BRYLANE HOME	Uns	370.00	NA	NA	0.00	0.00
WFNNB / JESSICA LONDON	Uns	466.00	NA	NA	0.00	0.00
WFNNB / ROAMANS	Uns	550.00	NA	NA	0.00	0.00
WFNNB / WOMAN	Uns	586.00	NA	NA	0.00	0.00
SHERI TAYLOR	Sec	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	0.00	6,180.00	6,180.00	1,824.05	0.00
VANDA, LLC	Uns	0.00	1,269.57	1,269.57	374.72	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,760.80	1,760.80	519.71	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	14,326.02	14,326.02	4,228.38	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,640.83	\$ 2,640.83	\$ 0.00
TOTAL PRIORITY:	\$ 2,640.83	\$ 2,640.83	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 129,352.13	\$ 37,713.15	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,946.02	
Disbursements to Creditors	\$ 40,353.98	
TOTAL DISBURSEMENTS:		\$ 45,300.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/19/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.